

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-17870-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregory A. Moreno  
15 Marc Drive  
Howell, NJ 07710

Jillian M. Moreno  
15 Marc Drive  
Adelphia, NJ 07710

Social Security No.:

xxx-xx-8483

xxx-xx-5572

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on December 15, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 18, 2023

JAN: wiq

Jeanne Naughton  
Clerk

In re:  
Gregory A. Moreno  
Jillian M. Moreno  
Debtors

Case No. 22-17870-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 18, 2023

Form ID: 148

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A. Moreno, Jillian M. Moreno, 15 Marc Drive, Howell, NJ 07731-1582
519728578	+ Care Credit, co Convergent Outsourcing Inc, PO Box 9004, Renton WA 98057-9004
519728580	+ Comenity Capital Bank, PO Box 41955, Austin TX 78704-0033
519728581	+ Credit One Bank, PO Box 1285 301B, Caldwell NJ 07007-1285
520002286	+ PHEAA on behalf of, Michigan Guaranty Agency, PO Box 60367, Harrisburg, PA 17106-0367
519728596	+ SyncBPCC, PO Box 965015, Orlando FL 32896-5015

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 18 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Dec 19 2023 01:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
519733268	+ EDI: PHINAMERI.COM	Dec 19 2023 01:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519728573	+ EDI: PHINAMERI.COM	Dec 19 2023 01:27:00	Americredit, PO Box 181145, Arlington TX 76096-1145
519728574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 18 2023 20:39:00	Apple Card GS Bank USA, Goldman Sachs Bank, PO Box 7247, Philadelphia PA 19170-0001
519728575	+ Email/Text: bk@avant.com	Dec 18 2023 20:40:00	Avant LLC, PO Box 1429, Carol Stream IL 60132-1429
519728576	+ EDI: CITICORP	Dec 19 2023 01:27:00	BEST BUY CBNA, PO BOX 6497, Sioux Falls SD 57117-6497
519728577	+ EDI: CAPITALONE.COM	Dec 19 2023 01:27:00	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519769778	+ EDI: AIS.COM	Dec 19 2023 01:33:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519784365	EDI: CITICORP	Dec 19 2023 01:27:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519728579	+ EDI: WFNNB.COM	Dec 19 2023 01:27:00	Comenity Bank, SONYVISA, PO Box 182120, Columbus OH 43218-2120
519895614	EDI: DISCOVER		

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		Dec 19 2023 01:27:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
519741895	EDI: DISCOVER		
		Dec 19 2023 01:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519755038	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 18 2023 20:43:23	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519728582	+ EDI: PHINAMERI.COM		
		Dec 19 2023 01:27:00	GM Financial, PO Box 99605, Arlington TX 76096-9605
519728583	+ EDI: HFC.COM		
		Dec 19 2023 01:27:00	HSBC Bank, PO Box 9, Buffalo NY 14240-0009
519728584	+ EDI: IRS.COM		
		Dec 19 2023 01:27:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
519757980	EDI: JEFFERSONCAP.COM		
		Dec 19 2023 01:33:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519728585	+ Email/Text: mail@jenkinsclayman.com		
		Dec 18 2023 20:39:00	Jenkins Clayman, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519763367	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 18 2023 20:43:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519728586	+ EDI: SYNC		
		Dec 19 2023 01:27:00	Lowes, PO Box 530914, Atlanta GA 30353-0914
519728587	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 19 2023 01:27:00	Navient, PO Box 9500, Wilkes Barre PA 18773-9500
519744003	+ Email/Text: ECMCBKNotices@ecmc.org		
		Dec 18 2023 20:39:00	Navient Solutions, LLC. on behalf of, Michigan Guaranty Agency, c/o ECMC, PO Box 16358, St. Paul, MN 55116-0358
519728588	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Dec 18 2023 20:39:00	Nissan Infiniti LT, PO Box 660360, Dallas TX 75266-0360
519728589	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 18 2023 20:43:17	Olo, CWS, PO Box 9222, Old Bethpage NY 11804-9222
519728590	+ EDI: SYNC		
		Dec 19 2023 01:27:00	PayPal Credit, PO Box 96006, Orlando FL 32896-0001
519728591	+ EDI: AMINFOFP.COM		
		Dec 19 2023 01:27:00	Premier BKCRD, First Premier, 601 S Minnesota Ave, Sioux Falls SD 57104-4824
519784344	EDI: Q3G.COM		
		Dec 19 2023 01:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519728592	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 18 2023 20:39:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit MI 48226-3573
519750427	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 18 2023 20:39:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519728593	+ EDI: SYNC		
		Dec 19 2023 01:27:00	SyncBAAmazon, PO Box 960013, Orlando FL 32896-0013
519728594	+ EDI: SYNC		
		Dec 19 2023 01:27:00	SyncBEBAY, PO Box 965017, Orlando FL 32896-5017
519728595	+ EDI: SYNC		
		Dec 19 2023 01:27:00	SyncBLowes, PO Box 965005, Orlando FL 32896-5005
519728597	+ EDI: SYNC		
		Dec 19 2023 01:27:00	SyncBPPMC, PO BOX 965005, Orlando FL 32896-5005
519728598	+ EDI: SYNC		
		Dec 19 2023 01:27:00	SyncBVerizon, PO Box 960061, Orlando FL 32896-0061
519729092	+ EDI: SYNC		
		Dec 19 2023 01:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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519745520	+ EDI: CBSTDR	Dec 19 2023 01:27:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519728600	Email/Text: bankruptcies@uplift.com	Dec 18 2023 20:38:00	Uplift Inc, 440 N Wolfe Road, Sunnyvale CA 94085
519728601	+ EDI: WFFC2	Dec 19 2023 01:27:00	Wells Fargo, Visa Platinum Card, PO Box 6995, Portland OR 97228-6995
519782810	EDI: WFFC2	Dec 19 2023 01:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519738961	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519738965	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519728599	##+	TDRCSRaymour Flanigan, 1000 Macarthur Blvd, Mahwah NJ 07430-2035

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotruster.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Jillian M. Moreno mail@jjenkinslawgroup.com JenkinsClayman@jubilee bk.net
Jeffrey E. Jenkins	on behalf of Debtor Gregory A. Moreno mail@jjenkinslawgroup.com JenkinsClayman@jubilee bk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6